

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Andy Westry  
Jasmine Marie Westry  
Debtors

Case No. 24-00325-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 24, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Andy Westry, Jasmine Marie Westry, 18 Barberry Court, Manchester, PA 17345-9345
cr	First Commonwealth Federal Credit Union, P. O. Box 20450, Lehigh Valley, PA 18002-0450
5595293	American First Finance, PO Box 564848, Dallas, TX 75356
5595298	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5595305	+ First Commonwealth FCU, 6126 Hamilton Boulevard, Allentown, PA 18106-9711
5595310	+ Kathrine Westry, 1437 Monroe Street, York, PA 17404-5421
5595311	+ Martson Law Offices, 10 East High Street, Carlisle, PA 17013-3093
5595320	+ TD Retail Card Services, PO Box 9475, Minneapolis, MN 55440-9475
5595322	+ York Credit Bureau, 33 South Duke Street, York, PA 17401-1401

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 24 2024 22:33:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PHINAMERI.COM	May 24 2024 22:33:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	Email/Text: rmcollections@belco.org	May 24 2024 18:36:00	Belco Community Credit Union, 449 Eisenhower Blvd., Harrisburg, PA 17111
cr	+ EDI: AISACG.COM	May 24 2024 22:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5598173	EDI: PHINAMERI.COM	May 24 2024 22:33:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5596229	EDI: ATLASACQU	May 24 2024 22:33:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5595290	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 24 2024 18:40:59	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
5595565	+ EDI: AISACG.COM	May 24 2024 22:33:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5595291	+ EDI: GMACFS.COM	May 24 2024 22:33:00	Ally Financial, Ally Detriot Center, 500 Woodward Avenue, Detroit, MI 48226-3416
5595292	+ Email/PDF: bncnotices@becket-lee.com	May 24 2024 18:41:02	American First Finance, PO Box 565848, Dallas, TX 75356-5848

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5613453	Email/PDF: bncnotices@becket-lee.com	May 24 2024 18:41:16	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5595295	Email/Text: rmcollections@belco.org	May 24 2024 18:36:00	Belco Community Credit Union, Attn: Collections Department, 449 Eisenhower Boulevard, Harrisburg, PA 17111
5595294	+ EDI: TSYS2	May 24 2024 22:33:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5595296	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 24 2024 18:40:42	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
5595300	+ EDI: CITICORP	May 24 2024 22:33:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5595301	+ EDI: CITICORP	May 24 2024 22:33:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5595297	+ EDI: AISACG.COM	May 24 2024 22:33:00	Capital One Auto Finance, PO Box 201347, Arlington, TX 76006-1347
5596186	+ EDI: AISACG.COM	May 24 2024 22:33:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5595299	EDI: CAPITALONE.COM	May 24 2024 22:33:00	Capital One Bank USA, PO Box 30285, Salt Lake City, UT 84130-0285
5595302	+ EDI: WFNNB.COM	May 24 2024 22:33:00	Comenity Bank / Dell, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5595303	EDI: WFNNB.COM	May 24 2024 22:33:00	Comenity Bank / Victoria's Secret, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
5595304	EDI: WFNNB.COM	May 24 2024 22:33:00	Comenity Bank / Zale's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
5595306	+ EDI: PHINAMERI.COM	May 24 2024 22:33:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
5595307	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 24 2024 18:36:00	Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
5595308	+ Email/Text: accountresearch@goodleap.com	May 24 2024 18:36:00	GoodLeap, 8781 Sierra College Boulevard, Roseville, CA 95661-5920
5595309	EDI: JEFFERSONCAP.COM	May 24 2024 22:33:00	Jefferson Capital Systems, 16 Mcleland Road, PO Box 7999, Saint Cloud, MN 56302-9617
5595312	+ Email/PDF: ebnotices@pnmac.com	May 24 2024 18:41:00	PennyMac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
5595313	+ Email/Text: cs@securitycreditservicesllc.com	May 24 2024 18:36:00	Security Credit Services, PO Box 1156, Oxford, MS 38655-1156
5595314	+ Email/Text: bankruptcy@bbandt.com	May 24 2024 18:36:00	Sheffield Financial, 214 North Tryon Street, Charlotte, NC 28202-1078
5595315	EDI: SYNC	May 24 2024 22:33:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5595316	EDI: SYNC	May 24 2024 22:33:00	Synchrony Bank / PayPal Extras, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5595317	+ EDI: SYNC	May 24 2024 22:33:00	Synchrony Bank / Reeds Jewelers, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5595318	EDI: SYNC	May 24 2024 22:33:00	Synchrony Bank / Walmart, Attn: Bankruptcy

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5595319	+ EDI: WTRRN BANK.COM	May 24 2024 22:33:00	Department, PO Box 965060, Orlando, FL 32896-5060 TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5595320	^ MEBN	May 24 2024 18:32:55	TD Retail Card Services, PO Box 9475, Minneapolis, MN 55440-9475
5595321	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 24 2024 18:41:13	US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001
TOTAL: 36			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2024 at the address(es) listed below:

Name	Email Address
David W. Park	on behalf of Creditor Belco Community Credit Union dpark@martsonlaw.com teckenroad@martsonlaw.com
Joshua Andrew Gildea	on behalf of Creditor First Commonwealth Federal Credit Union jgildea@flblaw.com ccharlton@flblaw.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Andy Westry pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Jasmine Marie Westry pmurphy@dplglaw.com kgreene@dplglaw.com
Steven M. Carr	stevecarr8@comcast.net pa31@ecfbis.com;debelick@comcast.net;jessmacek1@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Andy Westry

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4902

EIN --

Debtor 2

Jasmine Marie Westry

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4781

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:24-bk-00325-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Andy Westry  
aka Andy Westry Jr.

Jasmine Marie Westry

5/24/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**